

Commonwealth of Massachusetts

County of Worcester

The Superior Court

FILED
IN CLERK'S OFFICE
CIVIL DOCKET#: WOCV2003-02519-C

2004 AUG -2 P 12:31

RE: Steffenberg v Gillman Insurance Agency Inc et al

U.S. DISTRICT COURT
DISTRICT OF MASS.

TO: Rhonda L Rittenberg, Esquire
Prince Lobel Glovsky & Tye
585 Commercial Street
Boston, MA 02109-

04-40113

NOTICE OF DOCKET ENTRY

You are hereby notified that on **06/14/2004** the following entry was made on the above referenced docket:

Notice for Removal to the United States District Court filed by Aviva Life Insurance Company

Dated at Worcester, Massachusetts this 17th day of June,
2004.

Francis A. Ford,
Clerk of the Courts

BY: Alexander Rodriguez, III
Assistant Clerk

Telephone: 508-770-1899, Ext. 125 or Ext. 105 (Session Clerk)

Commonwealth of Massachusetts

County of Worcester

The Superior Court

CIVIL DOCKET#: WOCV2003-02519-C

RE: Steffenberg v Gillman Insurance Agency Inc et al

**TO: Kristin M Knuutila, Esquire
Prince Lobel Glovsky & Tye
585 Commercial Street
Boston, MA 02109**

NOTICE OF DOCKET ENTRY

You are hereby notified that on **06/14/2004** the following entry was made on the above referenced docket:

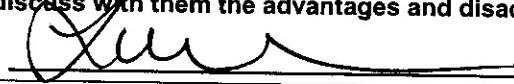
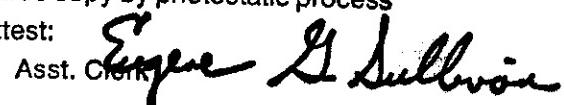
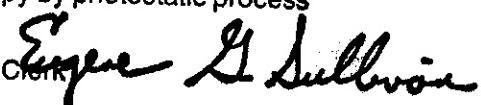
Notice for Removal to the United States District Court filed by Aviva Life Insurance Company

Dated at Worcester, Massachusetts this 17th day of June,
2004.

Francis A. Ford,
Clerk of the Courts

BY: Alexander Rodriguez, III
Assistant Clerk

Telephone: 508-770-1899, Ext. 125 or Ext. 105 (Session Clerk)

CIVIL ACTION COVER SHEET	DOCKET NO.(S) 03-2513	Trial Court of Massachusetts Superior Court Department County: WORCESTER	
PLAINTIFF(S) ELIZABETH R. STEFFENBERG	DEFENDANT(S) GILLMAN INSURANCE AGENCY, INC.		
ATTORNEY, FIRM NAME, ADDRESS AND TELEPHONE Louis M. Clavarra, Esq., Bowditch & Dewey, LLP 311 Main Street, Worcester, MA 01608 (508) 791-3511 Board of Bar Overseers number: 546481	ATTORNEY (if Known)		
Original code and track designation			
Place an x in one box only:	<input checked="" type="checkbox"/> 4. F04 District Court Appeal c. 231, s. 97 & 104 (after trial) (X) <input type="checkbox"/> 5. F05 Reactivated after rescript; relief from judgement/Order (Mass.R.Civ.P. 60) (X) <input type="checkbox"/> 6. E10 Summary Process Appeal (X)		
CODE NO.	TYPE OF ACTION AND TRACK DESIGNATION (See reverse side)		
	TYPE OF ACTION (specify)	TRACK	IS THIS A JURY CASE?
A03	CONTRACT	(F)	() YES (X) NO
The following is a full, itemized and detailed statement of the facts on which plaintiff relies to determine money damages. For this form, disregard double or treble damage claims; indicate single damages only.			
TORT CLAIMS			
(Attach additional sheets as necessary)			
A. Documented medical expenses to date:			
1. Total hospital expenses	\$ _____		
2. Total Doctor expenses	\$ _____		
3. Total chiropractic expenses	\$ _____		
4. Total physical therapy expenses	\$ _____		
5. Total other expenses (describe)	\$ _____		
	Subtotal \$ _____		
B. Documented lost wages and compensation to date	\$ _____		
C. Documented property damages to date	\$ _____		
D. Reasonably anticipated future medical and hospital expenses	\$ _____		
E. Reasonably anticipated lost wages	\$ _____		
F. Other documented items of damages (describe)	\$ _____		
G. Brief description of plaintiff's injury, including nature and extent of injury (describe)	\$ _____		
	TOTAL \$ _____		
CONTRACT CLAIMS			
(Attach additional sheets as necessary)			
Provide a detailed description of claim(s):			
Plaintiff loaned the defendant \$100,000 and Defendant has failed to make payment.			
	TOTAL \$ 100,000.00 plus interest		
PLEASE IDENTIFY, BY CASE NUMBER, NAME AND COUNTY, ANY RELATED ACTION PENDING IN THE SUPERIOR COURT DEPARTMENT			
<p>"I hereby certify that I have complied with the requirements of Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 1:18) requiring that I provide my clients with information about court-connected dispute resolution services and discuss with them the advantages and disadvantages of the various methods."</p> <p>Signature of Attorney of Record </p>			
DATE: December 31, 2003			
<p>A true copy by photostatic process</p> <p>Attest: </p> <p>Asst. Clerk </p>			

COMMONWEALTH OF MASSACHUSETTS

WORCESTER, SS.

SUPERIOR COURT DEPARTMENT
OF THE TRIAL COURT

CIVIL ACTION NO.

04-2515 C

ELIZABETH R. STEFFENBERG,)
Plaintiff,)
)
v.) COMPLAINT
)
THE GILLMAN INSURANCE)
AGENCY, INC.,)
Defendant.)

FILED

DEC 31 2003

ATTEST:

Dawn A Ford
CLERK

PARTIES

1. Plaintiff Elizabeth R. Steffenberg is an individual residing in Worcester, Massachusetts.
2. The Defendant Gillman Insurance Agency, Inc. is a Massachusetts corporation engaged in the sale of insurance located in Needham, Massachusetts.

FACTS

3. In or around October 1995, the Plaintiff and her deceased husband, Arthur J. Steffenberg, loaned the Gillman Insurance Agency, Inc. the total sum of \$100,000.00.
4. The Defendant agreed to pay interest on the amount of the loan in the amount of fifteen (15%) percent per annum and to repay all principal and interest on or before December 31, 1997.
5. The Defendant agreed to waive a Demand, Presentment, Notice, and any and all defenses related to the loan.

6. The Defendant agreed to pay all costs, including reasonable attorney's fees, incurred in connection with collecting the loan.

7. The Defendant has failed to pay the amounts due on the loan and is therefore in default.

8. Plaintiff has been damaged in an amount of \$100,000.00, plus interest.

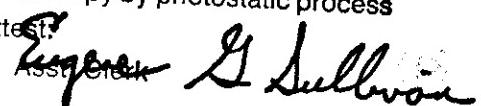
WHEREFORE, Plaintiff Elizabeth R. Steffenberg, requests that judgment be entered in her favor and that she be awarded such relief as this Court deems just and equitable.

ELIZABETH R. STEFFENBERG,
By Her Attorney,

Louis M. Ciavarra, Esquire, BBO #546481
Bowditch & Dewey, LLP
311 Main Street
P.O. Box 15156
Worcester, MA 01615-0156
(508) 929-3408

Dated: December 31, 2003

A true copy by photostatic process
Attest:



(TO PLAINTIFF'S ATTORNEY: PLEASE CIRCLE TYPE OF ACTION INVOLVED:
TORT - MOTOR VEHICLE TORT - CONTRACT -
EQUITABLE RELIEF - OTHER.)

COMMONWEALTH OF MASSACHUSETTS

NORFOLK, ss.

SUPERIOR COURT
CIVIL ACTION

FEB 07 2004

NO. 03-2519C

ELIZABETH R. STEFFENBERG Plaintiff(s)

GILLMAN INSURANCE AGENCY, INC., Defendant(s)

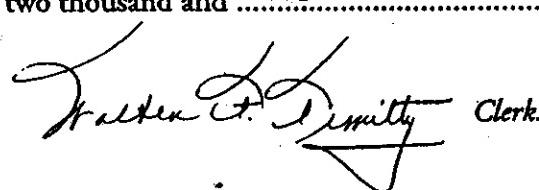
SUMMONS

To the above-named Defendant: T. GENE GILLMAN, (Gillman Insurance Agency, Inc.)

You are hereby summoned and required to serve upon Louis M. Ciavarra....., plaintiff's attorney, whose address is 311 Main Street, Worcester, MA an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the office of the Clerk of this court at Dedham either before service upon plaintiff's attorney or within a reasonable time thereafter.

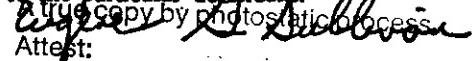
Unless otherwise provided by Rule 13(a), your answer must state as a counterclaim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

WITNESS, SUZANNE V. DELVECCHIO, Esquire, at Dedham the 19th.....
day of JANUARY....., in the year of our Lord two thousand and four.....

 Clerk.

NOTES:

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
If a separate summons is used for each defendant, each should be addressed to the particular defendant.


Attest:

Asst. Clerk

COMMONWEALTH OF MASSACHUSETTS
SUPERIOR COURT DEPARTMENT
OF THE TRIAL COURT

WORCESTER, SS.

CIVIL ACTION NO. 03-2519C

ELIZABETH R. STEFFENBERG,)
Plaintiff,)
)
v.)
)
T. GENE GILMAN, STEVEN GILMAN,)
THE GILMAN INSURANCE AGENCY,)
INC., DAVID M. SCOLL, ARBOR)
SECURITIES, LTD.,)
ALLIANCE INVESTMENT)
MANAGEMENT, COMMONWEALTH)
FINANCIAL HOLDINGS INC.,)
FINANCIAL LINKS, INC.,)
T. GILMAN & CO., LTD.,)
FIRST ALLIED SECURITIES, INC.,)
PENSON FINANCIAL SERVICES, INC.,)
AVIVA USA CORPORATION,)
TRADETEK, LTD., TRADETEK, LLC,)
and IVY HELIX, LLC,)
Defendants.)

FILED

MAR 16 2004

ATTEST:

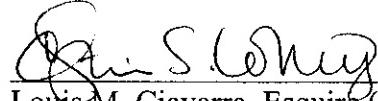

CLERK

MOTION TO APPOINT
SPECIAL PROCESS SERVER

Pursuant to Massachusetts Rules of Civil Procedure 4(c), the undersigned hereby moves this Honorable Court for the appointment of Francis J. Trapasso and Associates as process servers in the above-captioned action.

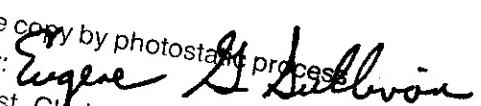
The undersigned swears that to the best of her knowledge and belief, the person to be appointed process server is a constable who is experienced in the service of process, is eighteen years of age or over, and is not a party to this action.

ELIZABETH R. STEFFENBERG,
By Her Attorneys,



Louis M. Ciavarra, Esquire (BBO #546481)
Christine S. Collins, Esquire (BBO #639293)
Bowditch & Dewey, LLP
311 Main Street
P.O. Box 15156
Worcester, MA 01615-0156
(508) 929-3408

Dated: March 16 2004

A true copy by photostatic process
Attest: 
Asst. Clerk

COMMONWEALTH OF MASSACHUSETTS**Worcester, ss.**

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

FILED**APR 6 1 2004****No. 03-2519C**ATTEST
Elizabeth R. Steffenberg,**Plaintiff (s)****v.**

T. Gene Gilman, et al.,

Defendant (s)**SUMMONS****(8)**

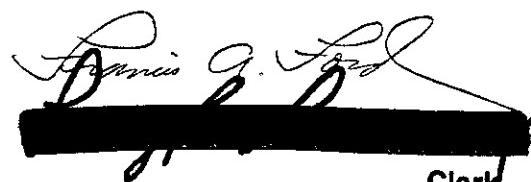
* To the above-named Defendant: T. Gene Gilman

You are hereby summoned and required to serve upon.....
Christine S. Collins.....plaintiff's attorney,
 whose address is Rowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
 an answer to the complaint which is herewith served upon you, within 20 days after
 service of this summons upon you, exclusive of the day of service. If you fail to do so,
 judgement by default will be taken against you for the relief demanded in the complaint.
 You are also required to file your answer to the complaint in the SUPERIOR COURT
 Department of the Trial Court at WORCESTER either before service upon plaintiff's
 attorney or within a reasonable time thereafter.

01615-0156

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
 claim any claim which you may have against the plaintiff which arises out of the
 transaction or occurrence that is the subject matter of the plaintiff's claim or you will
 thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....16th.....
 day ofMarch.....in the year of our Lord two thousand and
four.....


Clerk**NOTES:**

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
 If a separate summons is used for each defendant, each should be addressed to that particular defendant.

A true copy by photostatic process
 PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
 CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE ASST. CLERK
Dennis G. Sullivan

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
 if you claim to have a defense, either you or your attorney must serve a copy of your written
 answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
 Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

F.I.P.

APR 01 2004

No. 03-2519C

ATTEST:

Elizabeth R. Steffenberg,

Plaintiff (s)

v.

T. Gene Gilman, et al.,

Defendant (s)

SUMMONS

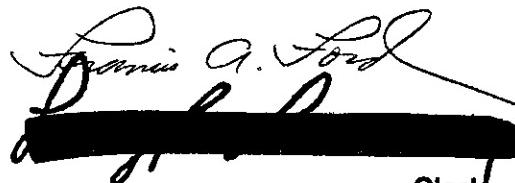
19

* To the above-named Defendant: Steven Gilman

You are hereby summoned and required to serve upon.....
Christine S. Collins....., plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after
service of this summons upon you, exclusive of the day of service. If you fail to do so,
judgement by default will be taken against you for the relief demanded in the complaint.
You are also required to file your answer to the complaint in the SUPERIOR COURT
Department of the Trial Court at WORCESTER either before service upon plaintiff's
attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
claim any claim which you may have against the plaintiff which arises out of the
transaction of occurrence that is the subject matter of the plaintiff's claim or you will
thereafter be barred from making such claim in any other action.

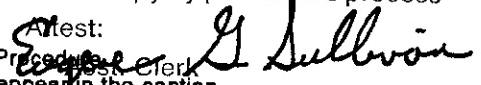
Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....16th.....
day of March.....in the year of our Lord two thousand and
four.....



Clerk

A true copy by photostatic process

Attest:

 Clerk

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
if you claim to have a defense, either you or your attorney must serve a copy of your written
answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

APR 01 2004

No. 03-2519C

ATTEST

Elizabeth R. Steffenberg,

Plaintiff (s)

v₁

T. Gene Gilman, et al.,

Defendant (s)

SUMMONS

* To the above-named Defendant: David M. Scoll

You are hereby summoned and required to serve upon.....
.....Christine S. Collins.....plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the SUPERIOR COURT Department of the Trial Court at WORCESTER either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-claim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....16th.....
day of.....March.....in the year of our Lord two thousand and
four

Francis A. Ford
D. D.

A true copy by photostatic process

Attest-

Clerk

Attest:
Eustace Clark G. Sullivan

NOTES:

- [Signature]* Asst. Clerk
1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
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If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT — CONTRACT/EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but if you claim to have a defense, either you or your attorney must serve a copy of your written answer within 20 days as specified herein **AND** also file the original in the Clerk's Office, Superior Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

FILED

No. 03-2519C

APR 01 2004

Elizabeth R. Steffenberg,
ATTEST.

[Signature] Plaintiff(s)

V.

T. Gene Gilman, et al.,

Defendant(s)

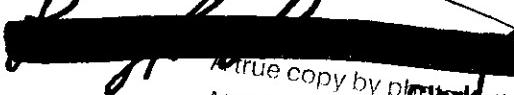
SUMMONS

* To the above-named Defendant: Arbor Securities, Ltd.

You are hereby summoned and required to serve upon.....
.....Christine S. Collins.....plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. 15156, Worcester, MA 01615-0156
an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the SUPERIOR COURT Department of the Trial Court at WORCESTER either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-claim any claim which you may have against the plaintiff which arises out of the transaction of occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....16th.....
day ofMarch.....in the year of our Lord two thousand and
....four..... .

Dominic G. Ford

A true copy by photostatic process
Attest:
Eugene J. Sullivan

NOTES:

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
If a separate summons is used for each defendant, each should be addressed to that particular defendant.

**PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.**

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but if you claim to have a defense, either you or your attorney must serve a copy of your written answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS**Worcester, ss.****FTI**

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

APR 01 2004

ATTEST

No. 03-2519C

Elizabeth R. Steffenberg,

v.

T. Gene Gilman, et al.,

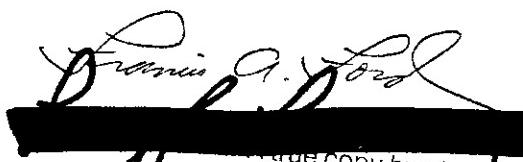
Defendant(s)**Plaintiff(s)****SUMMONS**

* To the above-named Defendant: First Allied Securities, Inc.

You are hereby summoned and required to serve upon.....
 Christine S. Collins..... plaintiff's attorney,
 whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
 01615-0156
 an answer to the complaint which is herewith served upon you, within 20 days after
 service of this summons upon you, exclusive of the day of service. If you fail to do so,
 judgement by default will be taken against you for the relief demanded in the complaint.
 You are also required to file your answer to the complaint in the SUPERIOR COURT
 Department of the Trial Court at WORCESTER either before service upon plaintiff's
 attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
 claim any claim which you may have against the plaintiff which arises out of the
 transaction of occurrence that is the subject matter of the plaintiff's claim or you will
 thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the 16th.....
 day of March.....in the year of our Lord two thousand and
 four.....



Made copy by photostatic process
 Attest: *E. Sullivan* Asst. Clerk

NOTES:

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
 If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
 CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
 if you claim to have a defense, either you or your attorney must serve a copy of your written
 answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
 Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

F

APR 6 2004

No. 03-2519C

ATTEST:
Elizabeth R. Steffenberg,

)

)

)

Plaintiff (s))

)

)

V.)

)

)

T. Gene Gilman, et al.,)

)

)

Defendant (s))

)

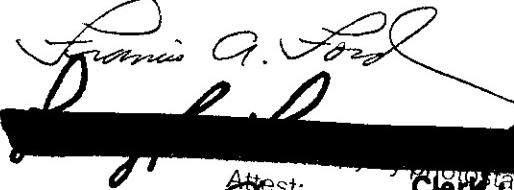
SUMMONS

- * To the above-named Defendant: Commonwealth Financial Holdings Inc.

You are hereby summoned and required to serve upon.....
.....Christine S. Collins....., plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after 01615-0156
service of this summons upon you, exclusive of the day of service. If you fail to do so,
judgement by default will be taken against you for the relief demanded in the complaint.
You are also required to file your answer to the complaint in the SUPERIOR COURT
Department of the Trial Court at WORCESTER either before service upon plaintiff's
attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
claim any claim which you may have against the plaintiff which arises out of the
transaction of occurrence that is the subject matter of the plaintiff's claim or you will
thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the 16th.....
day of March.....in the year of our Lord two thousand and
four.....



Attest: *Suzanne V. Del Vecchio* Clerk
Automated process
Suzanne V. Del Vecchio Clerk

NOTES:

- This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
- When more than one defendant is involved, the names of all defendants should appear in the caption.
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PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

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NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
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answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

FILED

APR 01 2004

No. 03-2519C

ATTEST:

[Signature]
Elizabeth R. Steffenberg,

v.

T. Gene Gilman, et al.,

Defendant(s)

SUMMONS

* To the above-named Defendant: T. Gilman & Co., Ltd.

You are hereby summoned and required to serve upon.....
.....Christine S. Collins....., plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after 01615-0156
service of this summons upon you, exclusive of the day of service. If you fail to do so,
judgement by default will be taken against you for the relief demanded in the complaint.
You are also required to file your answer to the complaint in the SUPERIOR COURT
Department of the Trial Court at WORCESTER either before service upon plaintiff's
attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
claim any claim which you may have against the plaintiff which arises out of the
transaction of occurrence that is the subject matter of the plaintiff's claim or you will
thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the 16th.....
day of March.....in the year of our Lord two thousand and
four.....

[Signature]
[Signature]

A true copy by [redacted]
Attest: *[Signature]* Asst. Clerk
[redacted] process
[redacted] Sullivan

NOTES:

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption.
If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
if you claim to have a defense, either you or your attorney must serve a copy of your written
answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

No. 03-2519C

Elizabeth R. Steffenberg,
ATTEST,

Plaintiff (s)

V.

T. Gene Gilman, et al.,

Defendant (s)

FILED

APR 8 2004

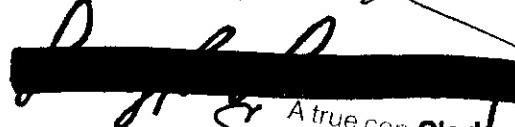
SUMMONS

* To the above-named Defendant: Aviva USA Corporation

You are hereby summoned and required to serve upon.....
Christine S. Collins....., plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the SUPERIOR COURT Department of the Trial Court at WORCESTER either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-claim any claim which you may have against the plaintiff which arises out of the transaction of occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the 16th
day of March.....in the year of our Lord two thousand and
four.....

Francis G. Ford

Eugene J. Sullivan
A true copy, Clerk
Attest:
Asst. Clerk
[Signature]

NOTES:

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2. When more than one defendant is involved, the names of all defendants should appear in the caption.
If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but if you claim to have a defense, either you or your attorney must serve a copy of your written answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS**Worcester, ss.**

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

No. 03-2519C

APR 8 2004

ATTEST:
Elizabeth R. Steffenberg,

Plaintiff (s)

V.

T. Gene Gilman, et al.,

Defendant (s)

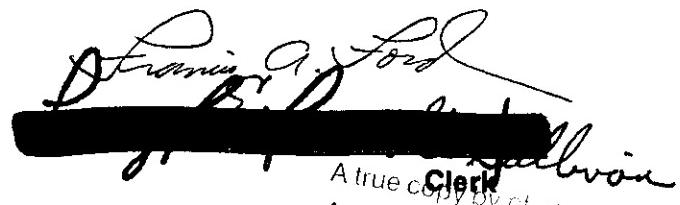
SUMMONS

- * To the above-named Defendant: Tradetek, LLC

You are hereby summoned and required to serve upon.....
 Christine S. Collins..... plaintiff's attorney,
 whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
 an answer to the complaint which is herewith served upon you, within 20 days after
 service of this summons upon you, exclusive of the day of service. If you fail to do so,
 judgement by default will be taken against you for the relief demanded in the complaint.
 You are also required to file your answer to the complaint in the SUPERIOR COURT
 Department of the Trial Court at WORCESTER either before service upon plaintiff's
 attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
 claim any claim which you may have against the plaintiff which arises out of the
 transaction of occurrence that is the subject matter of the plaintiff's claim or you will
 thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the..... 16th.....
 day ofMarch.....in the year of our Lord two thousand and
four.....



A true copy by [redacted]
 Attest: [redacted] Clerk

NOTES:

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 If a separate summons is used for each defendant, each should be addressed to that particular defendant.

PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
 CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
 if you claim to have a defense, either you or your attorney must serve a copy of your written
 answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
 Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

No. 03-2519C

Elizabeth R. Steffenberg,

Plaintiff (s)

SUMMONS

v.

T. Gene Gilman, et al.,

Defendant (s)

* To the above-named Defendant: Tradetek, Ltd.

You are hereby summoned and required to serve upon
Christine S. Collins plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA 01615-0156
an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the SUPERIOR COURT Department of the Trial Court at WORCESTER either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-claim any claim which you may have against the plaintiff which arises out of the transaction of occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the 16th.....
day of March.....in the year of our Lord two thousand and
four.....

Francis A. Ford
[Redacted]
Eugene G. Sullivan
A true copy: Clerk

NOTES:

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PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but if you claim to have a defense, either you or your attorney must serve a copy of your written answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

F
File

APR 8 / 2004
ATTEST:

Elizabeth R. Steffenberg,

v.

T. Gene Gilman, et al.,

Plaintiff (s)
Defendant (s)

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

No. 03-2519C

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)
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)
)
SUMMONS

* To the above-named Defendant: Ivy Helix, LLC

You are hereby summoned and required to serve upon.....
Christine S. Collins, plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after
service of this summons upon you, exclusive of the day of service. If you fail to do so,
judgement by default will be taken against you for the relief demanded in the complaint.
You are also required to file your answer to the complaint in the SUPERIOR COURT
Department of the Trial Court at WORCESTER either before service upon plaintiff's
attorney or within a reasonable time thereafter. 118

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
claim any claim which you may have against the plaintiff which arises out of the
transaction of occurrence that is the subject matter of the plaintiff's claim or you will
thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....^{16th}
day ofMarch.....in the year of our Lord two thousand and
four.....

Francis G. Ford
[Redacted]

A true copy by *Francis G. Ford*
Attest: *Eugene G. Sullivan* Clerk

NOTES:

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PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

*

NOTICE TO DEFENDANT: You need not appear personally in court to answer the complaint, but
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answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

FILED
APR 6 2004

Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action

ATTEST:

No. 03-2519C

Elizabeth R. Steffenberg,

SUMMONS

v.

T. Gene Gilman, et al.,

Defendant(s)

- * To the above-named Defendant: The Gilman Insurance Agency, Inc.

You are hereby summoned and required to serve upon.....
Christine S. Collins..... plaintiff's attorney,
whose address is Bowditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
an answer to the complaint which is herewith served upon you, within 20 days after
service of this summons upon you, exclusive of the day of service. If you fail to do so,
judgement by default will be taken against you for the relief demanded in the complaint.
You are also required to file your answer to the complaint in the SUPERIOR COURT
Department of the Trial Court at WORCESTER either before service upon plaintiff's
attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
claim any claim which you may have against the plaintiff which arises out of the
transaction of occurrence that is the subject matter of the plaintiff's claim or you will
thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the..... 16th
day of ...March.....in the year of our Lord two thousand and
four.....

Francis A. Ford
D. A. F.
Eugene J. Sullivan
A true copy
[REDACTED]
Eugene J. Sullivan
Asst. Clerk
process
[REDACTED]

NOTES:

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PLEASE CIRCLE TYPE OF ACTION INVOLVED: TORT — MOTOR VEHICLE TORT —
CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

- *

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answer within 20 days as specified herein AND also file the original in the Clerk's Office, Superior
Court, Room 21.

COMMONWEALTH OF MASSACHUSETTS

Worcester, ss.

APR 1 / 2004

ATTEST:

Dennis J. Ford

**Superior Court
Department of the Trial Court
of the Commonwealth
Civil Action**

No. 03-2519C

Elizabeth R. Steffenberg,

)

Plaintiff (s))

)

V.)

)

T. Gene Gilman, et al.,

)

Defendant (s))

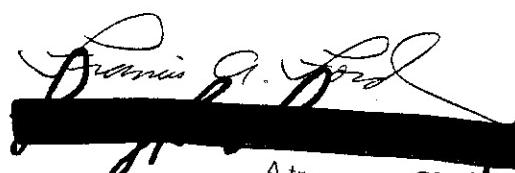
SUMMONS

* To the above-named Defendant: Financial Links, Inc.

You are hereby summoned and required to serve upon.....
Christine S. Collins, plaintiff's attorney,
 whose address is Bawditch & Dewey, LLP, 311 Main St., P.O. Box 15156, Worcester, MA
 an answer to the complaint which is herewith served upon you, within 20 days after 01615-0156
 service of this summons upon you, exclusive of the day of service. If you fail to do so,
 judgement by default will be taken against you for the relief demanded in the complaint.
 You are also required to file your answer to the complaint in the SUPERIOR COURT
 Department of the Trial Court at WORCESTER either before service upon plaintiff's
 attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13 (a), your answer must state as a counter-
 claim any claim which you may have against the plaintiff which arises out of the
 transaction of occurrence that is the subject matter of the plaintiff's claim or you will
 thereafter be barred from making such claim in any other action.

Witness, SUZANNE V. DEL VECCHIO, Esquire, at Worcester, the.....
 day ofMarch.....in the year of our Lord two thousand and
 four.....



A true copy by photostatic process
 Attest:
Eugene G. Sullivan Clerk

NOTES:

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 CONTRACT EQUITABLE RELIEF — CH. 93A — MEDICAL MALPRACTICE — OTHER.

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